

Delaware Compensation Rating Bureau, Inc.



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July 12, 1999

BUREAU CIRCULAR NO. 720

To All Members of the Bureau:

Re: **OCTOBER 1, 1999 RESIDUAL MARKET RATE AND VOLUNTARY MARKET
LOSS COST FILING - BUREAU FILING NO. 9909**

Please be informed that the Bureau has submitted a filing of revisions to Delaware's Residual Market Plan, loss costs, related rating values and amendments to the classification plan with a proposed effective date of October 1, 1999. That filing, No. 9909, proposed an overall increase in collectible rate level of 4.34 percent for the Residual Market Plan and an overall increase in collectible loss costs of 4.71 percent.

Once Bureau Filing No. 9909 has been adjudicated by the Department of Insurance, each licensed Delaware carrier will be required to make a filing for a loss cost multiplier, rates and/or other related rating values with the Department of Insurance. This requirement will apply even if a carrier intends to retain its current pricing values and programs intact. Accordingly, in order to preserve the desired and possibly necessary flexibility in pricing Delaware workers compensation policies, it is strongly recommended that all policies issued with effective dates on and after October 1, 1999 be qualified as carrying tentative rates, using the Pending Rate Change Endorsement for this purpose. Any policies issued at current rates or on a "to-be-determined" basis for which approved rating values are changed as a result of Bureau Filing No. 9909 and/or any subsequent carrier filing(s) must be endorsed subsequently with the new carrier rates.

Filing Package

Historically, the Bureau has provided a complete copy of the filing proposal and supporting information to the lead carrier in each member group. Copies of the filing package were available to non-members (and additional copies were available to members) at specified costs designed to offset the considerable expense of reproducing and mailing that material.

For the October 1, 1999 Residual Market Rate and Voluntary Market Loss Cost Filing the Bureau will be making the complete filing package available on its web site at www.dcrb.com. The filing package will be found in the "Data Reports/Special Studies" section of the web site. Installation of the filing package is expected to be complete by July 16, 1999.

Members and other interested parties are encouraged to use the web site to access any and all parts of the filing package for informational purposes. If hard copy of the filing package is requested, the Bureau will provide a single copy per requesting entity (i.e., carrier group, consulting company, etc.) subject to the following considerations:

Price per copy:	\$300 for Bureau members
	\$450 for non-members

All parties are advised that requests for hard copy of the filing package will be held for up to two weeks to allow efficient processes in producing the required copies.

Attached for reference is a table of current and proposed residual market rates and voluntary market loss costs with proposed percentage changes by classification.

Timothy L. Wisecarver
President

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Attachment

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
005	20.31	21.42	5.47%	15.75	16.73	6.22%
0006	9.87	10.17	3.04%	7.66	7.94	3.66%
007	9.54	9.67	1.36%	7.40	7.56	2.16%
0008	3.60	3.82	6.11%	2.79	2.98	6.81%
009	36.90	37.46	1.52%	28.62	29.28	2.31%
0011	3.88	4.62	19.07%	3.01	3.61	19.93%
0013	5.75	6.20	7.83%	4.46	4.85	8.74%
0016	5.53	5.75	3.98%	4.29	4.49	4.66%
028	5.47	6.03	10.24%	4.24	4.70	10.85%
0034	7.57	7.77	2.64%	5.87	6.07	3.41%
0036	6.23	6.60	5.94%	4.84	5.15	6.40%
055	8.27	8.69	5.08%	6.42	6.79	5.76%
059	9.18	9.22	0.44%	7.12	7.20	1.12%
0083	8.91	9.36	5.05%	6.91	7.31	5.79%
101	7.27	7.62	4.81%	5.64	5.95	5.50%
104	5.85	5.71	-2.39%	4.54	4.46	-1.76%
105	6.09	6.60	8.37%	4.72	5.15	9.11%
106	7.70	8.31	7.92%	5.96	6.50	9.06%
107	4.47	5.15	15.21%	3.46	4.03	16.47%
108	9.14	8.96	-1.97%	7.09	7.00	-1.27%
109	7.56	7.83	3.57%	5.86	6.12	4.44%
110	4.81	4.68	-2.70%	3.73	3.66	-1.88%
111	7.97	7.49	-6.02%	6.18	5.85	-5.34%
112	13.03	13.52	3.76%	10.10	10.56	4.55%
113	8.51	8.95	5.17%	6.60	6.99	5.91%
114	11.01	12.81	16.35%	8.54	10.01	17.21%
115	3.36	3.51	4.46%	2.60	2.75	5.77%
119	9.12	9.84	7.89%	7.07	7.69	8.77%
130	9.02	8.65	-4.10%	6.99	6.76	-3.29%
132	3.85	4.04	4.94%	2.99	3.16	5.69%
134	4.30	4.53	5.35%	3.34	3.54	5.99%
135	2.03	2.32	14.29%	1.58	1.81	14.56%
136	2.51	3.06	21.91%	1.95	2.40	23.08%
139	7.54	8.14	7.96%	5.85	6.35	8.55%
141	5.87	6.42	9.37%	4.55	5.02	10.33%
142	3.29	3.39	3.04%	2.55	2.65	3.92%
161	3.63	3.90	7.44%	2.82	3.05	8.16%
163	3.69	4.05	9.76%	2.86	3.17	10.84%
165	6.35	6.96	9.61%	4.93	5.44	10.34%
166	3.34	3.46	3.59%	2.59	2.71	4.63%
185	5.85	5.71	-2.39%	4.54	4.46	-1.76%
187	4.47	5.15	15.21%	3.46	4.03	16.47%
191	3.63	3.90	7.44%	2.82	3.05	8.16%
201	7.03	7.06	0.43%	5.45	5.51	1.10%
204	3.05	3.83	25.57%	2.37	2.99	26.16%

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
205	4.08	4.04	-0.98%	3.17	3.16	-0.32%
221	6.65	7.07	6.32%	5.15	5.52	7.18%
222	6.92	7.17	3.61%	5.36	5.61	4.66%
225	7.01	7.16	2.14%	5.43	5.59	2.95%
227	5.63	6.07	7.82%	4.37	4.74	8.47%
255	6.80	6.36	-6.47%	5.28	4.97	-5.87%
257	8.31	9.04	8.78%	6.45	7.06	9.46%
259	4.77	5.00	4.82%	3.70	3.90	5.41%
261	7.26	7.72	6.34%	5.63	6.03	7.10%
263	4.77	5.07	6.29%	3.70	3.97	7.30%
265	4.77	5.00	4.82%	3.70	3.90	5.41%
275	6.65	7.07	6.32%	5.15	5.52	7.18%
276	6.92	7.17	3.61%	5.36	5.61	4.66%
281	4.24	4.46	5.19%	3.29	3.48	5.78%
282	5.12	5.63	9.96%	3.98	4.40	10.55%
297	4.24	4.46	5.19%	3.29	3.48	5.78%
301	10.80	10.72	-0.74%	8.37	8.37	0.00%
305	8.19	9.00	9.89%	6.35	7.03	10.71%
306	6.58	6.74	2.43%	5.10	5.27	3.33%
309 *	N/A	4.99	N/A	N/A	3.90	N/A
311	5.02	5.33	6.18%	3.89	4.16	6.94%
319	4.81	5.50	14.35%	3.73	4.30	15.28%
323	4.62	4.44	-3.90%	3.59	3.46	-3.62%
327	3.64	4.00	9.89%	2.82	3.13	10.99%
402	10.66	10.50	-1.50%	8.27	8.21	-0.73%
403	5.39	5.64	4.64%	4.18	4.41	5.50%
404	6.49	6.65	2.47%	5.03	5.20	3.38%
406	7.00	8.21	17.29%	5.43	6.41	18.05%
407	6.59	6.79	3.03%	5.11	5.31	3.91%
411	11.45	12.53	9.43%	8.87	9.80	10.48%
413	10.50	11.40	8.57%	8.15	8.91	9.33%
415	9.22	9.07	-1.63%	7.15	7.09	-0.84%
416	11.23	12.66	12.73%	8.71	9.89	13.55%
421	12.83	13.22	3.04%	9.95	10.33	3.82%
425	10.77	11.94	10.86%	8.35	9.32	11.62%
427	6.03	6.31	4.64%	4.67	4.93	5.57%
429	7.87	8.46	7.50%	6.11	6.61	8.18%
431	9.94	10.81	8.75%	7.71	8.44	9.47%
433	7.29	7.41	1.65%	5.65	5.79	2.48%
435	7.94	8.24	3.78%	6.16	6.44	4.55%
439	6.26	7.22	15.34%	4.86	5.65	16.26%
441	3.66	3.39	-7.38%	2.84	2.65	-6.69%
445	9.14	9.95	8.86%	7.09	7.78	9.73%
447	6.03	6.22	3.15%	4.67	4.86	4.07%
449	5.47	5.76	5.30%	4.24	4.50	6.13%

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
451	7.34	7.38	0.54%	5.69	5.77	1.41%
454	8.83	9.54	8.04%	6.86	7.46	8.75%
455 +	6.42	N/A	N/A	4.97	N/A	N/A
456	6.71	6.95	3.58%	5.21	5.43	4.22%
457	10.96	11.64	6.20%	8.50	9.10	7.06%
458	2.29	2.56	11.79%	1.77	2.00	12.99%
459	2.01	2.27	12.94%	1.56	1.77	13.46%
461	6.10	6.48	6.23%	4.72	5.06	7.20%
463	4.62	4.29	-7.14%	3.59	3.35	-6.69%
467	4.14	4.56	10.14%	3.21	3.57	11.21%
472	2.12	2.26	6.60%	1.65	1.77	7.27%
473	3.55	3.68	3.66%	2.75	2.88	4.73%
475	6.27	6.54	4.31%	4.87	5.11	4.93%
483	2.04	2.22	8.82%	1.58	1.74	10.13%
486	1.88	2.43	29.26%	1.46	1.90	30.14%
487	1.33	1.35	1.50%	1.04	1.06	1.92%
489	1.29	1.33	3.10%	1.00	1.05	5.00%
491	5.39	5.64	4.64%	4.18	4.41	5.50%
495	7.34	7.38	0.54%	5.69	5.77	1.41%
497	2.12	2.26	6.60%	1.65	1.77	7.27%
499	6.27	6.54	4.31%	4.87	5.11	4.93%
501	4.28	4.85	13.32%	3.32	3.79	14.16%
502	3.98	4.35	9.30%	3.08	3.40	10.39%
505	11.05	11.36	2.81%	8.57	8.88	3.62%
506	3.74	3.95	5.61%	2.90	3.08	6.21%
507	4.45	5.02	12.81%	3.45	3.92	13.62%
509	9.91	10.30	3.94%	7.69	8.04	4.55%
511	11.09	11.58	4.42%	8.60	9.05	5.23%
512	10.06	10.57	5.07%	7.81	8.26	5.76%
513	5.48	5.90	7.66%	4.25	4.61	8.47%
533	14.17	16.90	19.27%	11.00	13.21	20.09%
535	4.87	5.42	11.29%	3.77	4.23	12.20%
536	7.17	7.89	10.04%	5.56	6.17	10.97%
544	10.01	10.52	5.09%	7.77	8.23	5.92%
551	3.02	3.26	7.95%	2.35	2.54	8.09%
553	7.27	7.54	3.71%	5.64	5.89	4.43%
555	1.99	1.91	-4.02%	1.54	1.49	-3.25%
563	4.55	4.53	-0.44%	3.53	3.54	0.28%
571	3.69	4.00	8.40%	2.86	3.13	9.44%
573	7.16	6.67	-6.84%	5.55	5.22	-5.95%
581	3.53	3.60	1.98%	2.74	2.81	2.55%
587	4.55	4.53	-0.44%	3.53	3.54	0.28%
601	15.17	16.75	10.42%	11.76	13.09	11.31%
602	12.98	12.79	-1.46%	10.07	9.99	-0.79%
603	16.21	17.50	7.96%	12.57	13.67	8.75%

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
605	12.78	14.14	10.64%	9.91	11.05	11.50%
607	12.55	13.56	8.05%	9.73	10.59	8.84%
608	7.84	8.10	3.32%	6.07	6.32	4.12%
609	8.78	9.03	2.85%	6.80	7.06	3.82%
611	15.01	17.34	15.52%	11.63	13.55	16.51%
615	22.46	23.73	5.65%	17.42	18.54	6.43%
617	10.86	11.36	4.60%	8.42	8.88	5.46%
625	10.04	10.63	5.88%	7.78	8.31	6.81%
643	16.81	17.26	2.68%	13.04	13.48	3.37%
645	8.84	9.52	7.69%	6.85	7.44	8.61%
646	7.11	7.54	6.05%	5.52	5.90	6.88%
647	11.04	11.36	2.90%	8.56	8.88	3.74%
648	6.73	7.24	7.58%	5.21	5.66	8.64%
649	5.45	5.79	6.24%	4.23	4.52	6.86%
651	9.78	10.58	8.18%	7.58	8.26	8.97%
652	12.92	13.47	4.26%	10.02	10.53	5.09%
653	10.10	10.70	5.94%	7.83	8.37	6.90%
654	9.66	11.32	17.18%	7.50	8.84	17.87%
655	26.18	27.34	4.43%	20.31	21.36	5.17%
656	15.04	15.29	1.66%	11.66	11.95	2.49%
657	14.27	16.43	15.14%	11.06	12.83	16.00%
658	11.84	12.74	7.60%	9.19	9.96	8.38%
659	24.52	25.62	4.49%	19.02	20.02	5.26%
660	4.15	4.23	1.93%	3.22	3.31	2.80%
661	5.45	5.64	3.49%	4.22	4.40	4.27%
662	3.66	3.86	5.46%	2.84	3.02	6.34%
663	6.24	6.64	6.41%	4.83	5.19	7.45%
664	4.12	4.37	6.07%	3.20	3.42	6.87%
665	12.15	13.66	12.43%	9.42	10.68	13.38%
666	10.26	11.16	8.77%	7.96	8.73	9.67%
667	3.37	3.43	1.78%	2.61	2.68	2.68%
668	7.73	8.74	13.07%	6.00	6.83	13.83%
669	10.97	11.82	7.75%	8.51	9.24	8.58%
670	6.90	7.06	2.32%	5.35	5.51	2.99%
673	8.68	9.10	4.84%	6.73	7.11	5.65%
674	7.56	8.61	13.89%	5.87	6.73	14.65%
675	6.89	7.11	3.19%	5.35	5.55	3.74%
676	9.93	10.59	6.65%	7.70	8.27	7.40%
677	8.22	8.51	3.53%	6.37	6.65	4.40%
679	17.89	19.02	6.32%	13.88	14.86	7.06%
681	6.90	7.06	2.32%	5.35	5.51	2.99%
682	20.76	21.60	4.05%	16.10	16.88	4.84%
691	8.78	9.03	2.85%	6.80	7.06	3.82%
693	9.78	10.58	8.18%	7.58	8.26	8.97%
695	5.43	5.64	3.87%	4.21	4.40	4.51%

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DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
709	3.06	3.36	9.80%	2.38	2.62	10.08%
716	4.61	5.09	10.41%	3.58	3.98	11.17%
718	7.51	7.53	0.27%	5.82	5.88	1.03%
721	9.43	10.60	12.41%	7.31	8.28	13.27%
744	2.78	3.09	11.15%	2.15	2.42	12.56%
751	2.28	2.30	0.88%	1.76	1.79	1.70%
752	2.10	1.97	-6.19%	1.63	1.54	-5.52%
753	6.15	6.63	7.80%	4.77	5.18	8.60%
755	3.31	3.64	9.97%	2.56	2.84	10.94%
757	1.70	1.81	6.47%	1.32	1.41	6.82%
759	5.67	6.04	6.53%	4.40	4.71	7.05%
0773	4.55	5.03	10.55%	3.53	3.93	11.33%
0774	2.62	2.91	11.07%	2.04	2.27	11.27%
0775	0.67	0.74	10.45%	0.51	0.57	11.76%
0776	3.53	3.89	10.20%	2.74	3.04	10.95%
0779	2.62	2.91	11.07%	2.04	2.27	11.27%
801	7.16	7.87	9.92%	5.55	6.15	10.81%
803	18.32	20.89	14.03%	14.21	16.32	14.85%
804	4.55	4.74	4.18%	3.53	3.71	5.10%
805 *	N/A	7.29	N/A	N/A	5.70	N/A
806	12.48	13.22	5.93%	9.68	10.33	6.71%
807	10.44	11.19	7.18%	8.10	8.74	7.90%
808	9.39	10.07	7.24%	7.28	7.87	8.10%
809	6.70	6.78	1.19%	5.20	5.30	1.92%
811	12.14	12.75	5.02%	9.42	9.96	5.73%
812	9.35	9.83	5.13%	7.25	7.68	5.93%
813	8.18	8.49	3.79%	6.34	6.64	4.73%
814	6.50	6.79	4.46%	5.04	5.31	5.36%
815	4.85	5.29	9.07%	3.76	4.13	9.84%
816	3.31	3.43	3.63%	2.56	2.68	4.69%
817	8.67	9.72	12.11%	6.72	7.60	13.10%
818	3.36	3.61	7.44%	2.60	2.82	8.46%
819	1.56	1.71	9.62%	1.21	1.34	10.74%
821	8.62	9.16	6.26%	6.68	7.16	7.19%
825	3.92	4.30	9.69%	3.04	3.36	10.53%
855	7.55	8.03	6.36%	5.86	6.28	7.17%
857	10.05	11.06	10.05%	7.80	8.64	10.77%
860	14.20	14.32	0.85%	11.02	11.19	1.54%
861	7.57	8.11	7.13%	5.87	6.33	7.84%
862	9.07	9.63	6.17%	7.03	7.53	7.11%
865	6.16	5.80	-5.84%	4.78	4.53	-5.23%
867	8.18	8.49	3.79%	6.34	6.64	4.73%
877	3.39	3.65	7.67%	2.63	2.85	8.37%
879	5.33	5.49	3.00%	4.13	4.29	3.87%
881	3.81	4.14	8.66%	2.95	3.24	9.83%

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+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

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PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
883	3.29	3.59	9.12%	2.55	2.81	10.20%
885	3.71	4.16	12.13%	2.88	3.25	12.85%
886	3.73	4.10	9.92%	2.89	3.21	11.07%
889	0.49	0.51	4.08%	0.38	0.40	5.26%
895	0.86	0.91	5.81%	0.67	0.72	7.46%
897	3.99	4.18	4.76%	3.09	3.27	5.83%
907	7.56	8.41	11.24%	5.86	6.58	12.29%
0908	46.98	56.26	19.75%	36.43	43.96	20.67%
0909	55.71	65.60	17.75%	43.21	51.27	18.65%
910	8.19	8.83	7.81%	6.35	6.91	8.82%
911	5.91	6.48	9.64%	4.58	5.06	10.48%
0912	155.78	170.16	9.23%	120.81	132.98	10.07%
0913	196.87	214.34	8.87%	152.68	167.50	9.71%
914	3.39	3.65	7.67%	2.63	2.85	8.37%
915	4.49	4.71	4.90%	3.48	3.68	5.75%
916	1.61	1.80	11.80%	1.25	1.41	12.80%
917	4.85	5.18	6.80%	3.76	4.05	7.71%
918	3.04	3.27	7.57%	2.36	2.55	8.05%
919	3.75	4.04	7.73%	2.91	3.16	8.59%
920	0.85	0.88	3.53%	0.66	0.69	4.55%
922	3.50	3.76	7.43%	2.72	2.94	8.09%
923	5.33	5.49	3.00%	4.13	4.29	3.87%
924	5.40	5.65	4.63%	4.19	4.42	5.49%
925	2.21	2.36	6.79%	1.72	1.84	6.98%
926	3.74	4.14	10.70%	2.90	3.24	11.72%
927	1.19	1.32	10.92%	0.92	1.03	11.96%
928	3.29	3.59	9.12%	2.55	2.81	10.20%
929	7.40	7.96	7.57%	5.74	6.22	8.36%
932	1.49	1.60	7.38%	1.15	1.25	8.70%
933	4.98	5.47	9.84%	3.86	4.27	10.62%
934	3.33	3.54	6.31%	2.58	2.77	7.36%
935	2.03	2.36	16.26%	1.58	1.84	16.46%
936	1.28	1.25	-2.34%	0.99	0.97	-2.02%
937	18.04	21.52	19.29%	13.99	16.82	20.23%
939	9.98	9.16	-8.22%	7.74	7.16	-7.49%
940	6.91	7.24	4.78%	5.36	5.66	5.60%
941	2.02	2.45	21.29%	1.57	1.92	22.29%
942	2.03	2.50	23.15%	1.58	1.96	24.05%
943	9.67	9.94	2.79%	7.50	7.77	3.60%
944	3.77	4.09	8.49%	2.92	3.20	9.59%
945	3.97	4.35	9.57%	3.07	3.40	10.75%
946	5.64	5.83	3.37%	4.38	4.56	4.11%
947	8.85	9.51	7.46%	6.87	7.43	8.15%
948	0.87	1.14	31.03%	0.68	0.89	30.88%
949	1.13	1.33	17.70%	0.87	1.05	20.69%

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
951	0.72	0.76	5.56%	0.55	0.59	7.27%
952	1.37	1.35	-1.46%	1.07	1.06	-0.93%
953	0.49	0.51	4.08%	0.38	0.40	5.26%
954	5.32	5.43	2.07%	4.13	4.24	2.66%
955	1.27	1.47	15.75%	0.98	1.15	17.35%
956	0.24	0.20	-16.67%	0.18	0.16	-11.11%
957	0.44	0.44	0.00%	0.34	0.35	2.94%
958	2.01	2.00	-0.50%	1.56	1.56	0.00%
959	2.05	2.21	7.80%	1.59	1.73	8.81%
960	6.10	6.66	9.18%	4.72	5.21	10.38%
961	2.13	2.01	-5.63%	1.65	1.57	-4.85%
962	0.32	0.31	-3.13%	0.25	0.24	-4.00%
963	0.73	0.76	4.11%	0.56	0.59	5.36%
964	2.83	3.03	7.07%	2.19	2.37	8.22%
965	0.86	0.91	5.81%	0.67	0.72	7.46%
966	3.52	3.81	8.24%	2.73	2.98	9.16%
967	1.46	1.50	2.74%	1.13	1.17	3.54%
968	3.09	3.29	6.47%	2.40	2.57	7.08%
969	4.54	5.11	12.56%	3.53	4.00	13.31%
970	6.38	7.33	14.89%	4.95	5.73	15.76%
971	5.82	6.13	5.33%	4.52	4.79	5.97%
972	20.29	25.26	24.49%	15.74	19.74	25.41%
973	4.43	4.70	6.09%	3.43	3.68	7.29%
974	5.03	5.40	7.36%	3.90	4.22	8.21%
975	3.72	3.81	2.42%	2.89	2.98	3.11%
976	1.96	2.22	13.27%	1.52	1.74	14.47%
977	0.61	0.70	14.75%	0.48	0.54	12.50%
978	3.90	4.24	8.72%	3.02	3.32	9.93%
979	6.50	7.27	11.85%	5.04	5.68	12.70%
980	4.82	5.15	6.85%	3.73	4.03	8.04%
981	3.09	3.35	8.41%	2.40	2.62	9.17%
983	7.63	8.15	6.82%	5.92	6.36	7.43%
984	0.64	0.72	12.50%	0.49	0.56	14.29%
985	6.92	7.50	8.38%	5.36	5.86	9.33%
986	2.02	2.21	9.41%	1.57	1.73	10.19%
988	0.41	0.35	-14.63%	0.32	0.28	-12.50%
991	6.38	7.33	14.89%	4.95	5.73	15.76%
992	9.60	9.37	-2.40%	7.45	7.32	-1.74%
995	12.21	12.62	3.36%	9.47	9.87	4.22%
997	1.12	1.16	3.57%	0.87	0.90	3.45%
999	7.96	8.48	6.53%	6.18	6.63	7.28%
4773	14.83	16.36	10.32%	11.50	12.79	11.22%
4774	10.47	11.61	10.89%	8.13	9.07	11.56%
4775	4.19	4.64	10.74%	3.25	3.63	11.69%
4776	12.57	13.94	10.90%	9.76	10.89	11.58%

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.

DELAWARE COMPENSATION RATING BUREAU, INC.

**RESIDUAL MARKET RATES AND VOLUNTARY MARKET LOSS COSTS
PROPOSED EFFECTIVE OCTOBER 1, 1999**

Class (1)	Current Residual Mkt Rate (2)	Proposed Residual Mkt Rate (3)	% Change (4)	Current Voluntary Mkt Loss Cost (5)	Proposed Voluntary Mkt Loss Cost (6)	% Change (7)
4777	12.14	12.75	5.02%	9.42	9.96	5.73%
4779	10.43	11.58	11.03%	8.09	9.05	11.87%
7405	1.37	1.60	16.79%	1.07	1.25	16.82%
7413	2.44	2.53	3.69%	1.90	1.98	4.21%
7421	2.96	3.07	3.72%	2.30	2.40	4.35%
7424	6.97	7.24	3.87%	5.40	5.66	4.81%
7428	3.23	3.34	3.41%	2.50	2.61	4.40%
7445	0.46	0.53	15.22%	0.36	0.42	16.67%
7453	0.52	0.54	3.85%	0.41	0.42	2.44%
9108	100.00	102.47	2.47%	77.55	80.07	3.25%
9985	A	A		A	A	

* New class. No current residual market rate or voluntary market loss cost.

+ Deleted class. No proposed residual market rate or voluntary market loss cost.